

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 18-14053-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricky M. Myers  
520 Martinelli Ave  
Minotola, NJ 08341-1210

Lucretia Myers  
aka Lucretia Jones  
520 Martinelli Ave  
Minotola, NJ 08341-1210

Social Security No.: xxx-xx-1236 xxx-xx-4595

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on September 21, 2018.

On 7/8/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: August 19, 2020  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 9, 2020

JAN: lgr

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Ricky M. Myers  
Lucretia Myers  
DebtorsCase No. 18-14053-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 185Page 1 of 3  
Total Noticed: 87

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db/jdb Ricky M. Myers, 520 Martinelli Ave, Minotola, NJ 08341-1210  
 aty James M. Bennett, Attorney General of NJ, R.J. Hughes Justice Complex, PO Box 119, Trenton, NJ 08625-0119

cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 517363255 +ABC Distributing, LLC, 2800 Lakeside Drive, Bannockbum, IL 60015-1246  
 517363264 ASG, PO Box 628, Buffalo, NY 14240-0628  
 517363265 AT&T Mobilite, PO Box 537104, Atlanta, GA 30353-7104  
 517363258 Account Solutions Froup, LLC, PO Box 628, Buffalo, NY 14240-0628  
 517363259 Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203  
 517363260 Alliance Radiology, PO Box 5075, Cherry Hill, NJ 08034-5075  
 517363261 Allied Interstate, Inc., PO Box 361285, Columbus, OH 43236-1285  
 517363266 Atlantic County Special Civil, 5901 Main St, Mays Landing, NJ 08330-1701  
 517363267 Bako Pathology Services, PO Box 740209, Atlanta, GA 30374-0209  
 517363268 Beuna Borough Tax Collector, 616 Central Ave, Minotola, NJ 08341-1008  
 517363269 Borough of Buena Mun. Util. Authority, PO Box 696, Minotola, NJ 08341-0696  
 517363270 Buena Municipal Utilities, 616 Central Ave, Minotola, NJ 08341-1008  
 517363272 CBNA/Bailey Bank, PO Box 6282, Sioux Falls, SD 57117-6282  
 517363273 CBNA/THD, PO Box 6497, Sioux Falls, SD 57117-6497  
 517363275 +Connecticut General Life Insurance, 21 Magnolia Lane, Toms River, NJ 08753-7550  
 517521549 +Finance of America, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 517363279 Finance of America, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250  
 517363281 +Hudson & Felzer, PC, 900 Route 168 Ste C-2, Turnersville, NJ 08012-3206  
 517363282 Inspire Health Network, PO Box 48274, Newark, NJ 07101-8474  
 517363285 J.A. Cambece Law Office, PC, 8 Bourbon St, Peabody, MA 01960-7481  
 517363287 Loancare, PO Box 8068, Virginia Beach, VA 23450-8068  
 517363289 MCI Residential Services, PO Box 105271, Atlanta, GA 30348-5271  
 518603734 +++++MIDFIRST BANK, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311-4026  
 (address filed with court: MidFirst Bank, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311)  
 517363293 MPMA, Inc. Collections, PO Box 298, Millville, NJ 08332-0298  
 517363288 Mariner Fianance, LLC, 3650 E Landis Ave, Vineland, NJ 08361-3046  
 517488509 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 517363290 Meridan Bank, PO Box 23356, Pittsburgh, PA 15222-6356  
 517363291 Michael Harrison, Esquire, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430  
 517780935 +MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051  
 517780936 +MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Payments 73118-6051  
 517363292 +Mitsubishi Motors, 516 Heron Drive, Swedesboro, NJ 08085-1740  
 517363295 NJ Division of Unemployment & Disab, PO Box 951, Trenton, NJ 08625-0951  
 517363297 +OSI Collections Services, Inc., 5022 Gate Parkway, Suite 204, Jacksonville, FL 32256-7088  
 517363296 +Ophthalmic Associates, PA, 2835 S Delsea Dr, Vineland, NJ 08360-7089  
 517363298 Park Dansan, 113 W 3rd Ave, Gastonia, NC 28052-4320  
 517363299 Phillip S Van Emben, PC, PO Box 863, Millville, NJ 08332-0863  
 517363300 Phoenix Tocicology.Lab Services, PO Box 844679, Los Angeles, CA 90084-4679  
 517363302 Primary Car of Vineland, 1138 E Chestnut Ave Ste 8A, Vineland, NJ 08360-5053  
 517363303 Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306  
 517363304 Rahul Shah, MD, PO Box 2430, Vineland, NJ 08362-2430  
 517363305 Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536  
 517363306 +Rosenthal, Morgan, & Thomas, Inc., 12747 Olive Blvd Ste 275, Saint Louis, MO 63141-6278  
 517363312 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Divison of Taxtion Bk Dept., PO Box 245, Trenton, NJ 08646-0245)  
 517363307 Satte of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
 517363309 South Jersey Gas, PO Box 6000, Hammonton, NJ 08037-6000  
 517363311 South Jersey HS Emeg Phys SV, PA, 3585 Ridge Park Dr, Akron, OH 44333-8203  
 517363310 South Jersey Healthcare, 333 Irving Ave, Bridgeton, NJ 08302-2123  
 517363313 Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925  
 517363319 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855)  
 517363316 The CBSD, PO Box 6497, Sioux Falls, SD 57117-6497  
 517363317 The Gastroenterology Group of SJ, 602 W Sherman Ave, Vineland, NJ 08360-7054  
 517363318 The Home Depo, PO Box 9001010, Louisville, KY 40290-1010  
 517406521 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517363321 Trenton Court House, 25 Market St, Trenton, NJ 08611-2148  
 517363322 +Union Labor Life Insurance Co., 1100 1st Avenue, King of Prussia, PA 19406-1327  
 517363325 Virtua Health, PO Box 6028, Bellmawr, NJ 08099-6028

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2020 23:31:27 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2020 23:31:25 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517363262 E-mail/Text: ally@ebn.phinsolutions.com Jul 09 2020 23:30:31 Ally Financial,  
PO Box 380901, Bloomington, MN 55438-0901

517363263 E-mail/Text: bkrpt@retrievalmasters.com Jul 09 2020 23:31:25 American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935

517363271 E-mail/PDF: AIS.cocard.ebn@americaninforesource.com Jul 09 2020 23:37:52 Capital One/Boscovs,  
PO Box 30281, Salt Lake City, UT 84130-0281

517363274 E-mail/Text: documentfiling@lciinc.com Jul 09 2020 23:30:28 Comcast Cable, PO Box 3006,  
Southeastern, PA 19398-3006

517363276 E-mail/PDF: creditonebknotifications@resurgent.com Jul 09 2020 23:38:29 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873

517363277 E-mail/Text: G06041@att.com Jul 09 2020 23:31:41 Directv, PO Box 5007,  
Carol Stream, IL 60197-5007

517363280 E-mail/Text: GOLF\_STBankruptcy@gatewayonelending.com Jul 09 2020 23:30:29  
Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293

517363284 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 09 2020 23:30:50 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346

517363286 E-mail/Text: JPF-EBN@jpfryelaw.com Jul 09 2020 23:30:28 John P. Frye Law Office,  
PO Box 13665, Roanoke, VA 24036-3665

517512903 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 09 2020 23:37:28  
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517514071 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jul 09 2020 23:37:44 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517453287 +E-mail/Text: bankruptcydpt@mcmc.com Jul 09 2020 23:31:25 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011

517363294 E-mail/Text: egssupportservices@alorica.com Jul 09 2020 23:31:33 NCO Financial Systems Inc.,  
507 Prudential Rd, Horsham, PA 19044-2308

517363301 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 09 2020 23:37:57  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067

517466516 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 09 2020 23:38:28  
Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk VA 23541

517466514 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 09 2020 23:37:22  
Portfolio Recovery Associates, LLC, c/o Zales, POB 41067, Norfolk VA 23541

517363314 E-mail/PDF: gecscedi@recoverycorp.com Jul 09 2020 23:38:17 SYNCB/American Signature,  
950 Forrer Blvd, Kettering, OH 45420-1469

517363315 E-mail/PDF: gecscedi@recoverycorp.com Jul 09 2020 23:38:17 SYNCBANK/Lowes,  
PO Box 965005, Orlando, FL 32896-5005

517363308 E-mail/Text: courts@southjerseyfcu.com Jul 09 2020 23:31:26 South Jersey FCU, PO Box 5530,  
Deptford, NJ 08096-0530

517366256 +E-mail/PDF: gecscedi@recoverycorp.com Jul 09 2020 23:38:15 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517363320 E-mail/Text: bankruptcydepartment@tsico.com Jul 09 2020 23:31:47 Transworld Systems, Inc.,  
PO Box 15618, Wilmington, DE 19850-5618

517483480 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jul 09 2020 23:37:29 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517363323 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 09 2020 23:30:24  
Verizon New Jersey, 600 Technology Dr, Saint Charles, MO 63304-2238

517363324 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 09 2020 23:30:24  
Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550,  
Weldon Spring, MO 63304-2225

517363326 E-mail/PDF: gecscedi@recoverycorp.com Jul 09 2020 23:37:11 Walmart Syncbony Bank,  
PO Box 530927, Atlanta, GA 30353-0927

517363327 E-mail/Text: RMOpsSupport@alorica.com Jul 09 2020 23:31:32 West Asset Management, Inc.,  
PO Box 2548, Sherman, TX 75091-2548

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517363283\* IRS, PO Box 931000, Louisville, KY 40293-1000  
517521810\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
517363256 ##ACB Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350  
517363257 ##Account Receivable Management, PO Box 129, Thorofare, NJ 08086-0129  
517363278 ##EMA Recovery Services, Inc., PO Box 3142, Secaucus, NJ 07096-3142

TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Finance of America NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John F Newman on behalf of Creditor SJFCU courts@southjerseyfcu.com  
Julie Cascino on behalf of Creditor MidFirst Bank jcascino@grosspolowy.com, ecfnotices@grosspolowy.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Lynn Therese Nolan on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com, lnolan@grosspolowy.com  
Melissa S DiCerbo on behalf of Creditor Finance of America nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Tamika N. Wyche on behalf of Joint Debtor Lucretia Myers daviddanielslaw@gmail.com, G30609@notify.cincompass.com  
Tamika N. Wyche on behalf of Debtor Ricky M. Myers daviddanielslaw@gmail.com, G30609@notify.cincompass.com  
Tamika Nicole Wyche on behalf of Joint Debtor Lucretia Myers dpdlawyer@comcast.net, G30609@notify.cincompass.com  
Tamika Nicole Wyche on behalf of Debtor Ricky M. Myers dpdlawyer@comcast.net, G30609@notify.cincompass.com  
U.S. Trustee USTPRRegion03.NE. ECF@usdoj.gov

TOTAL: 13